

HCSB FINANCIAL CORPORATION

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2805375	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$787	\$538	-31.7%		
Loans	\$446	\$367	-17.7%		
Construction & development	\$90	\$67	-25.7%		
Closed-end 1-4 family residential	\$101	\$85	-16.6%		
Home equity	\$21	\$20	-7.7%		
Credit card	\$0	\$0			
Other consumer	\$11	\$6	-43.9%		
Commercial & Industrial	\$55	\$42	-22.6%		
Commercial real estate	\$130	\$120	-7.6%		
Unused commitments	\$42	\$29	-32.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$182	\$44	-75.7%		
Asset-backed securities	\$7	\$3	-57.3%		
Other securities	\$76	\$53	-30.4%		
Cash & balances due	\$12	\$34	177.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$4	-65.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$7	-45.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$746	\$523	-29.9%		
Deposits	\$633	\$491	-22.3%		
Total other borrowings	\$111	\$29	-73.4%		
FHLB advances	\$104	\$22	-78.9%		
Equity					
Equity capital at quarter end	\$41	\$15	-63.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	4.9%	3.1%	--		
Tier 1 risk based capital ratio	7.7%	4.1%	--		
Total risk based capital ratio	9.0%	5.4%	--		
Return on equity ¹	-72.4%	-69.6%	--		
Return on assets ¹	-4.2%	-2.1%	--		
Net interest margin ¹	2.7%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.5%	45.1%	--		
Loss provision to net charge-offs (qtr)	115.6%	114.0%	--		
Net charge-offs to average loans and leases ¹	5.7%	3.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	16.7%	30.9%	4.0%	2.9%	--
Closed-end 1-4 family residential	6.3%	10.4%	2.1%	1.0%	--
Home equity	0.1%	3.9%	0.9%	1.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.6%	0.3%	--
Commercial & Industrial	1.8%	2.4%	0.2%	1.2%	--
Commercial real estate	0.2%	9.4%	0.1%	0.1%	--
Total loans	5.7%	12.2%	1.4%	1.0%	--